

Caption in Compliance with D.N.J. LBR 9004-2(c)

CGG 18-022004
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ATTORNEYS FOR WILMINGTON SAVINGS FUND
SOCIETY, FSB, AS TRUSTEE OF STANWICH MORTGAGE
LOAN TRUST I

IN RE:

KEITH R. DEVAN AND CASSANDRA JONES DEVAN,
DEBTORS


Order Filed on October 12, 2023
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 18-14904-ABA


Judge: HONORABLE ANDREW B.
ALTENBURG, JR.

Chapter: 13

CONSENT ORDER RESOLVING DEBTORS' MOTION TO CANCEL AND DISCHARGE MORTGAGE

The relief set forth on the following pages, numbered two (2) through two (2) is hereby ORDERED.

DATED: October 12, 2023


Honorable Andrew B. Altenburg, Jr.
United States Bankruptcy Court

This matter having come before the Court by Robert H. Johnson, attorney for Debtors, upon the filing of a Motion to Cancel and Discharge Mortgage, and WILMINGTON SAVINGS FUND SOCIETY, FSB, AS TRUSTEE OF STANWICH MORTGAGE LOAN TRUST I, hereinafter "Secured Creditor," by and through its Authorized Agent, LOGS Legal Group LLP, and the parties having subsequently resolved their differences with regard to the Debtors' Motion; and the Court noting the consent of the parties to the form, substance and entry of the within Order; and the Court having considered the parties' application for entry of this Consent Order; AND FOR OTHER GOOD CAUSE SHOWN,

1. Secured Creditor is the holder of a mortgage dated October 8, 2009, given by Keith DeVan and Cassandra J. DeVan (Debtors), on real property located at 112 North King Street, Magnolia, New Jersey 08049, hereinafter "subject property," to secure payment of the sum of \$158,272.00; which mortgage was recorded in the office of the Clerk of Camden County on November 10, 2009, in Book 09132 Page 0374.
2. Secured Creditor filed a Proof of Claim (Claim No.: 4) on May 11, 2018; listing a total secured claim of \$203,521.13 with respect to the amounts secured by the mortgage referenced in Paragraph one (1) above. The Proof of Claim further outlined that the account was escrowed.
3. On October 23, 2018, a Consent Order was entered wherein the Debtors and Secured Creditor agreed to modify, pursuant to 11 U.S.C. §1322(b)(2) and all other applicable statutes, the secured portion of this Secured Creditor's claim to \$125,000.00 at 5.75% interest, for a total secured claim of \$141,841.14.
4. On July 2, 2019, a Consent Order was entered which vacated the October 23, 2018 Consent Order, and stated that the Secured Creditor's claim reverted to the original amounts listed in Secured Creditor's Proof of Claim as filed on May 11, 2018.
5. Debtors shall remit the sum of \$40,000.00 to Secured Creditor on or before October 16, 2023, in payment of escrow expenditures on the account.
6. Upon receipt of the full sum of \$40,000.00 on or before October 16, 2023, as outlined in Paragraph five (5) above, Secured Creditor shall again agree to modify, pursuant to 11 U.S.C. §1322(b)(2) and all other applicable statutes, the secured portion of this Secured Creditor's claim to \$125,000.00 at 5.75% interest, for a total secured claim of \$141,841.14, and shall further record a Discharge of Mortgage in the office of the Clerk of Camden County within thirty (30) days of receipt thereof.
7. In the event the full sum of \$40,000.00 is not be tendered on or before October 16, 2023, as outlined in Paragraph five (5) above, Debtors agree that the terms of Paragraph six (6) above are void, and that Secured Creditor's claim shall remain as the original amounts listed in Secured Creditor's Proof of Claim as filed on May 11, 2018.


We hereby consent to the form, content,
and entry of the within Order.

LOGS Legal Group LLP

/s/Elizabeth L. Wassall

Elizabeth L. Wassall, Esquire
Attorney for the Secured Creditor

Date: October 11, 2023


Robert H. Johnson, Esquire
Attorney for the Debtors

Date: _____

In re:
Keith R. DeVan
Cassandra Jones DeVan
Debtors

Case No. 18-14904-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Oct 12, 2023

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 14, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Keith R. DeVan, Cassandra Jones DeVan, 80 Penfield Lane, Sicklerville, NJ 08081-1836

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 14, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 12, 2023 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Wells Fargo Bank N.A., as Trustee et al ... dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Wells Fargo Bank N.A., as Trustee for the holders of the First Franklin Mortgage Loan Trust 2006-FSB dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Elizabeth L. Wassall	on behalf of Creditor WELLS FARGO BANK N.A. ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com
Elizabeth L. Wassall	on behalf of Creditor Wilmington Savings Fund Society FBS, As Trustee of Stanwich Mortgage Loan Trust J ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com
Elizabeth L. Wassall	on behalf of Creditor Select Portfolio Servicing Inc., as servicer for Wells Fargo Bank, National Association, as trustee for the

District/off: 0312-1

User: admin

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Date Rcvd: Oct 12, 2023

Form ID: pdf903

Total Noticed: 1

holders of the First Franklin Mortgage Loan Trust 2006-FF15 Mortgage Pass-Through Certifica ewassall@logs.com,
njbankruptcynotifications@logs.com;logsecf@logs.com

Elizabeth L. Wassall

on behalf of Creditor Wilmington Savings Fund Society FSB, as trustee of Stanwich Mortgage Loan Trust I ewassall@logs.com,
njbankruptcynotifications@logs.com;logsecf@logs.com

Isabel C. Balboa

on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

Isabel C. Balboa

ecfmail@standingtrustee.com summarymail@standingtrustee.com

Jason Brett Schwartz

on behalf of Creditor Capital One Auto Finance bkecf@friedmanvartolo.com bankruptcy@friedmanvartolo.com

Jennifer R. Gorchow

on behalf of Trustee Isabel C. Balboa jgorchow@standingtrustee.com

Melissa N. Licker

on behalf of Creditor Wells Fargo Bank National Association, as trustee for the holders of the First Franklin Mortgage Loan Trust
2006-FF15 Mortgage Pass-Through Certificates, Series 2006-FF15 mlicker@hillwallack.com,
HWBKnewyork@ecf.courtdrive.com

Melissa N. Licker

on behalf of Creditor Select Portfolio Servicing Inc., as servicer for Wells Fargo Bank, National Association, as trustee for the
holders of the First Franklin Mortgage Loan Trust 2006-FF15 Mortgage Pass-Through Certifica mlicker@hillwallack.com,
HWBKnewyork@ecf.courtdrive.com

Phillip Andrew Raymond

on behalf of Creditor Wells Fargo Bank National Association, as trustee for the holders of the First Franklin Mortgage Loan Trust
2006-FF15 Mortgage Pass-Through Certificates, Series 2006-FF15 phillip.raymond@mccalla.com,
mccallaecf@ecf.courtdrive.com

Robert H. Johnson

on behalf of Joint Debtor Cassandra Jones DeVan ecfmail@rhjlaw.com 10270@notices.nextchapterbk.com

Robert H. Johnson

on behalf of Debtor Keith R. DeVan ecfmail@rhjlaw.com 10270@notices.nextchapterbk.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 16